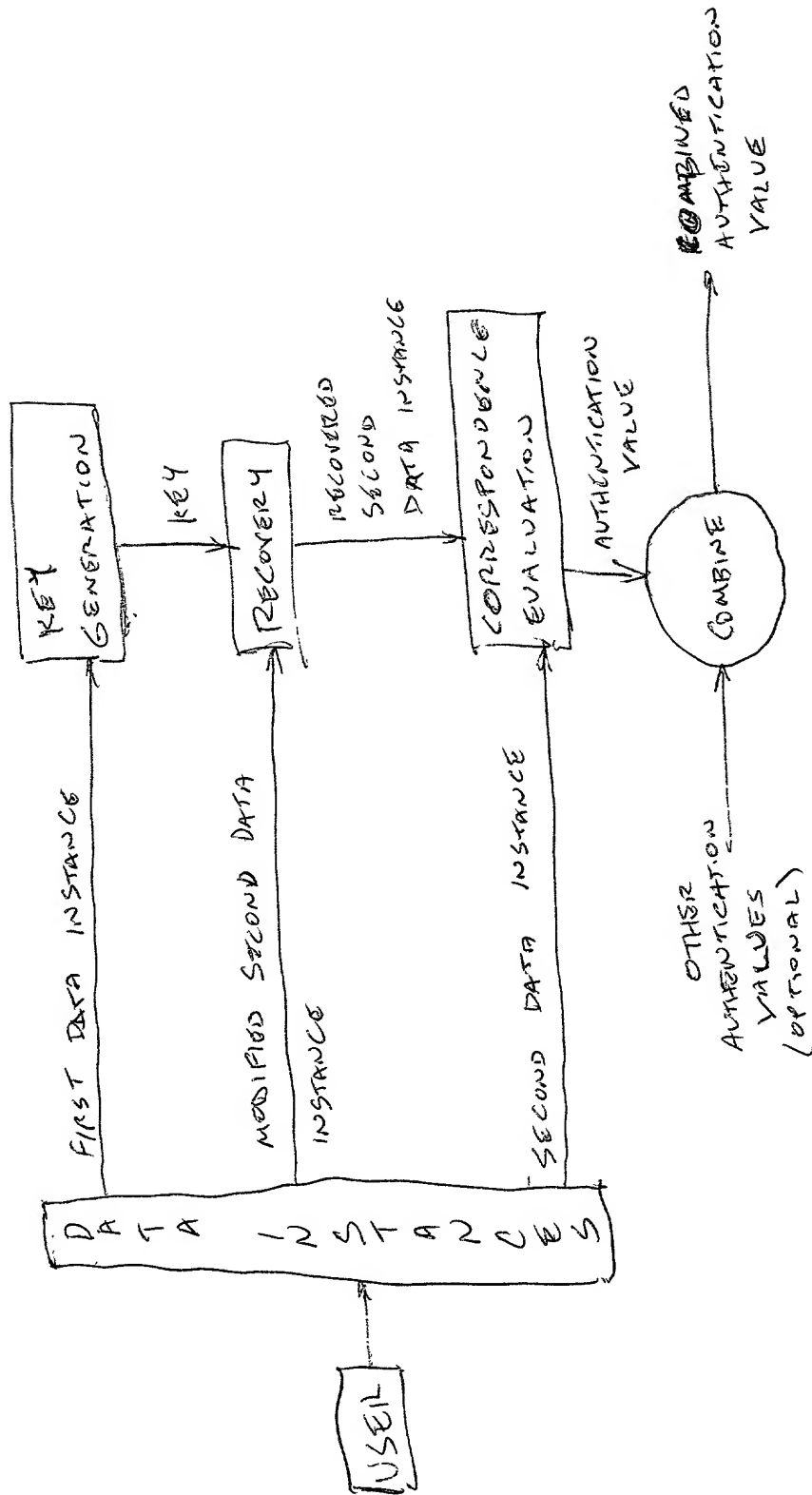


FIG. 1

Fig. 2



Multi-Factor Member Identification (Encrypted SN + Fingerprint)

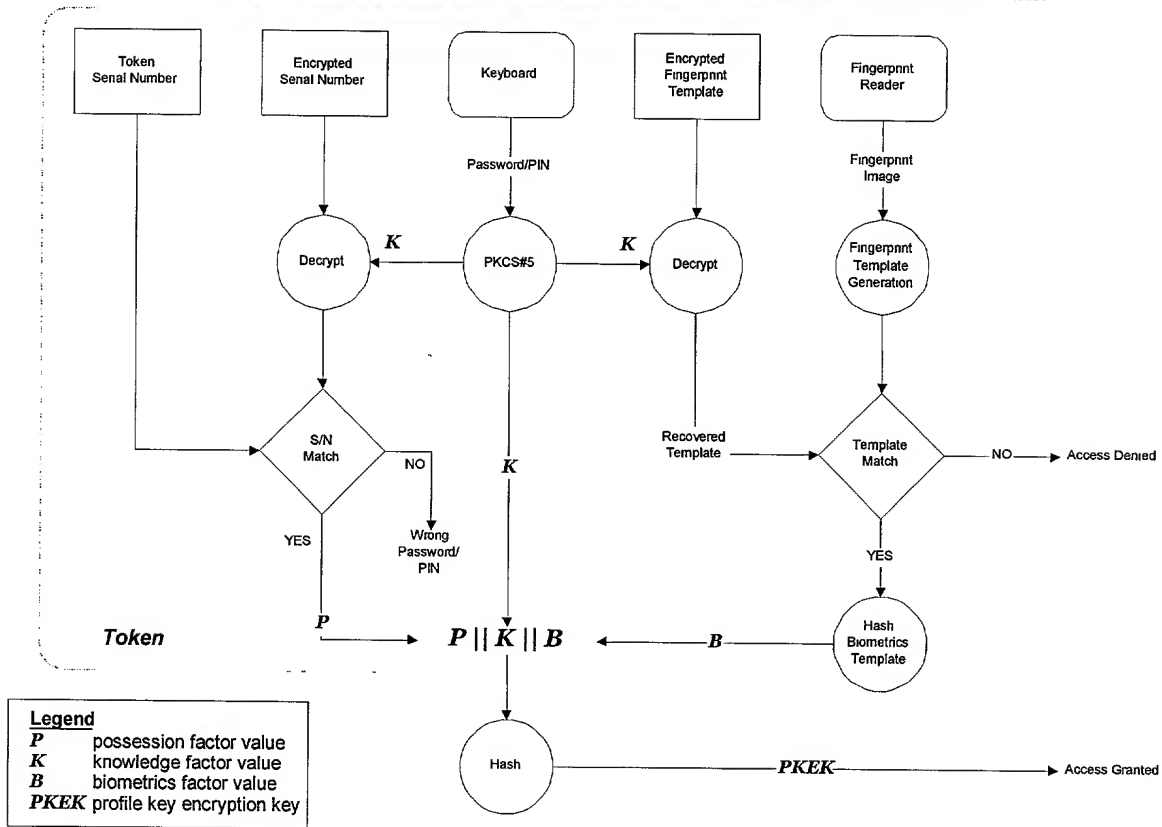


Fig. 3

Fig. 4

Two-Factor Identification (Token + Fingerprint)

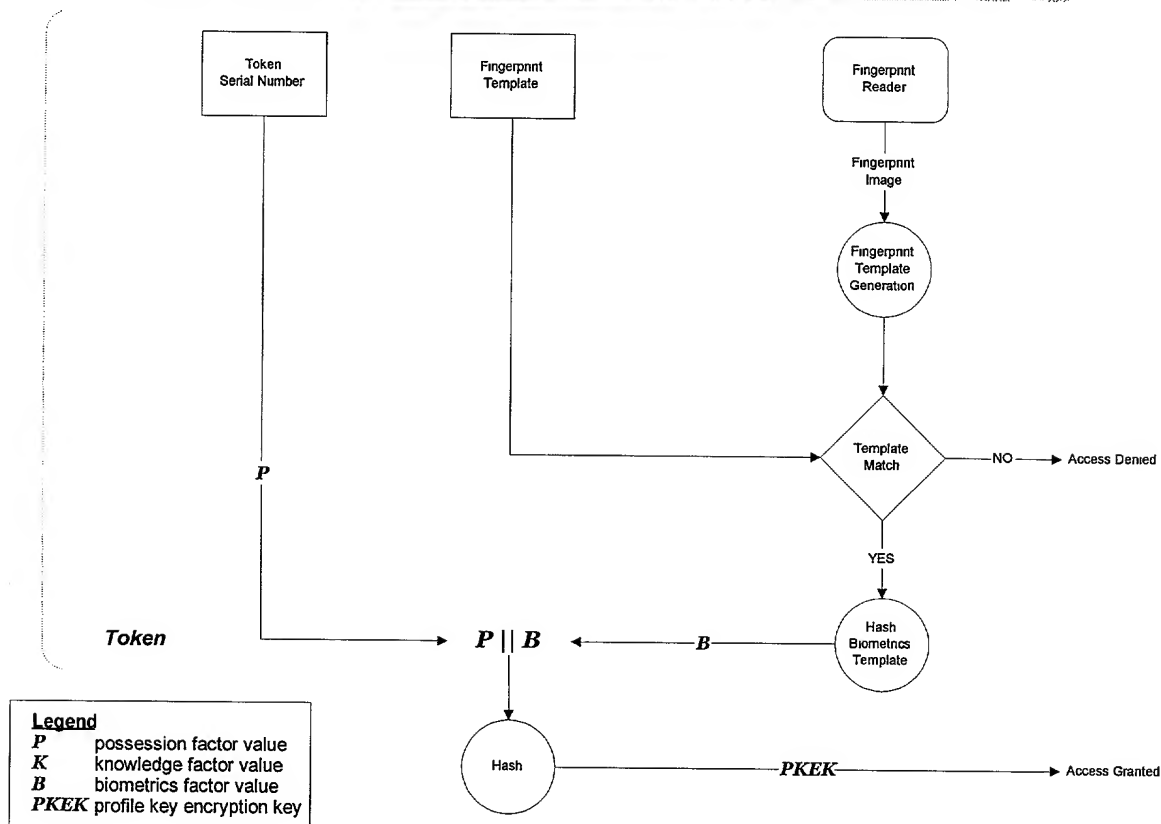
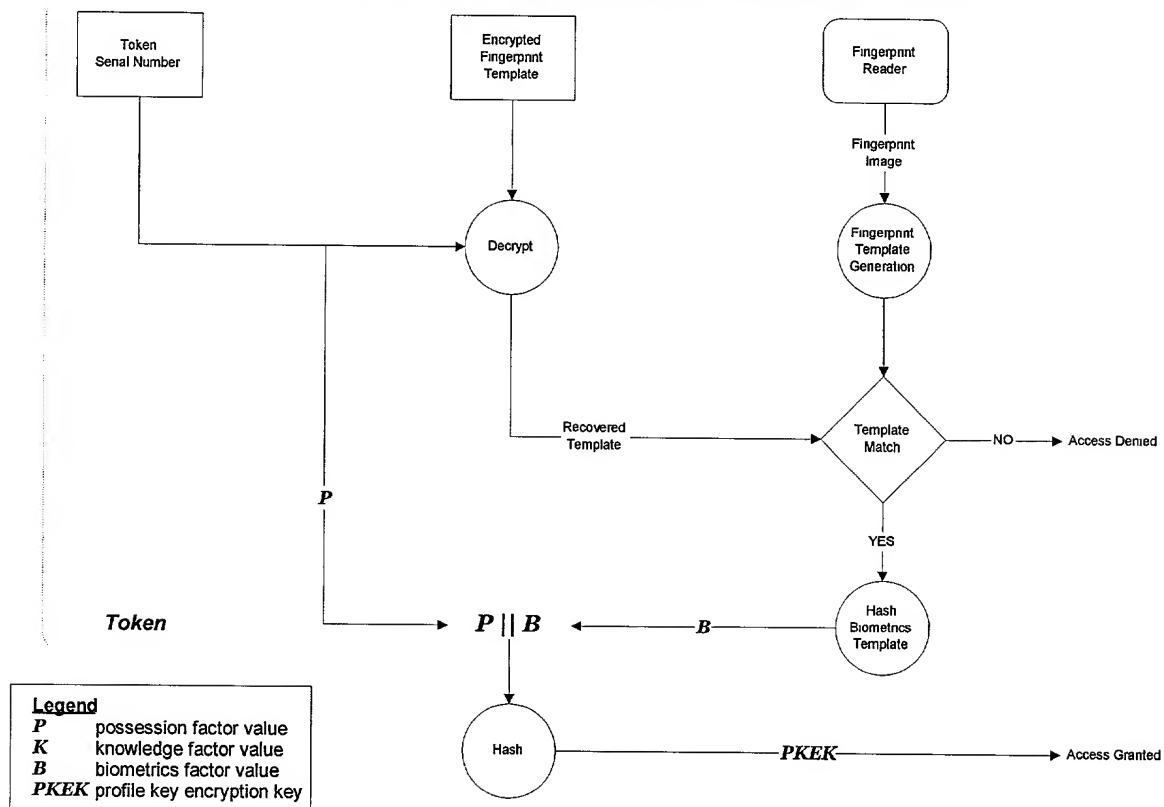


Fig. 5

Two-Factor Identification (Token + Fingerprint w/Encrypted Template)



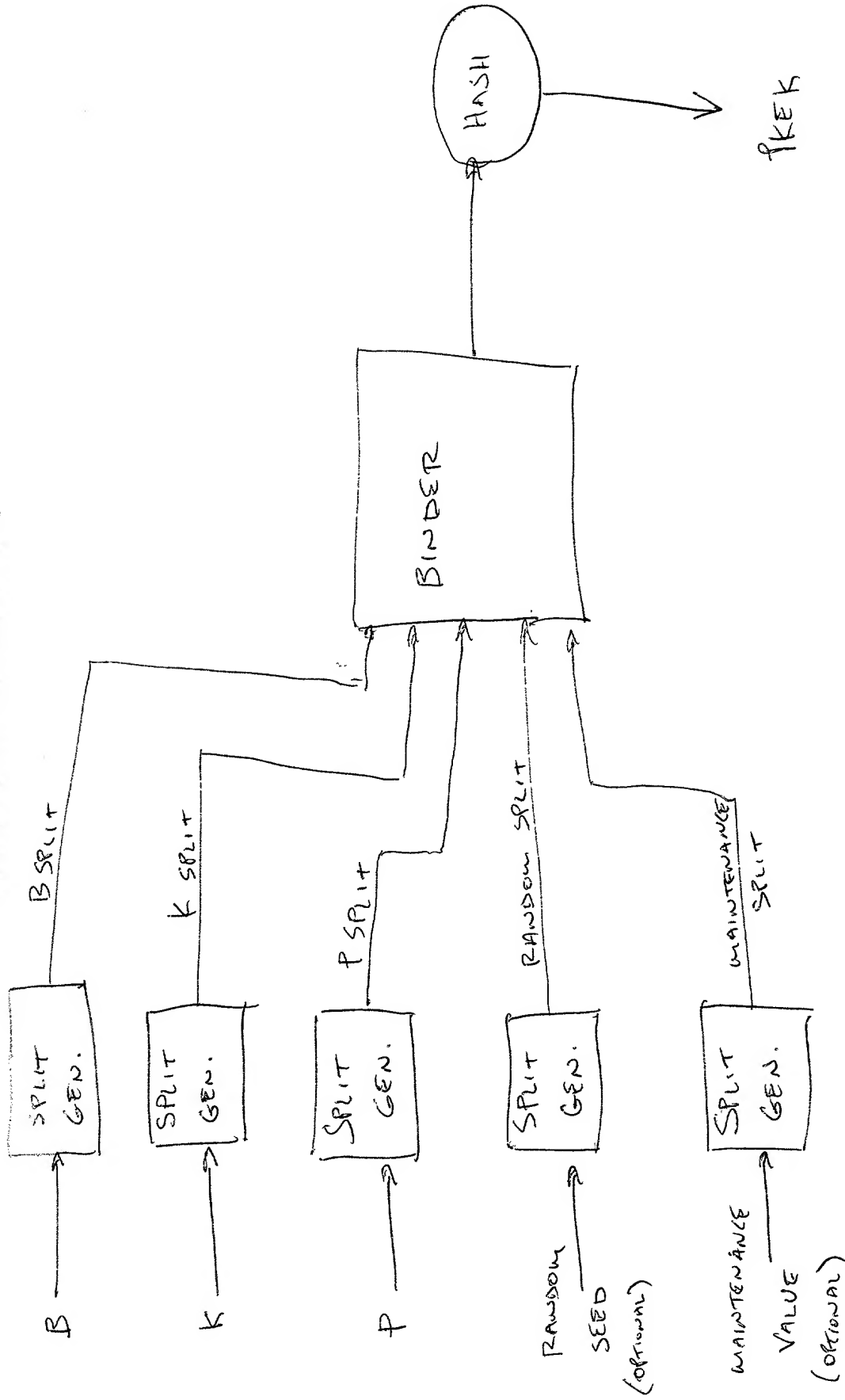


Fig. 6